

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Rowena R Myers

Debtor(s)

Case No. 08-32828

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/01/2008.
- 2) The plan was confirmed on 03/11/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/19/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/05/2010, 10/14/2010, 02/24/2012, 06/26/2012, 09/06/2013.
- 5) The case was dismissed on 09/27/2013.
- 6) Number of months from filing to last payment: 54.
- 7) Number of months case was pending: 60.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$5,950.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$23,531.20
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$23,531.20**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,774.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,132.27
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,906.27**

Attorney fees paid and disclosed by debtor: \$226.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVANCE PAYCHECK	Unsecured	600.00	NA	NA	0.00	0.00
ALL CREDIT LENDERS	Unsecured	2,500.00	NA	NA	0.00	0.00
COMPUCREDIT	Unsecured	830.00	830.87	830.87	456.84	0.00
CREDITORS COLLECTION BUREAU	Unsecured	270.00	NA	NA	0.00	0.00
DIVERSIFIED ADJUSTMENT SERVICE	Unsecured	460.00	NA	NA	0.00	0.00
GENESIS FINANCIAL SERVICES	Unsecured	850.00	962.15	962.15	529.03	0.00
GILDA M ALCALA MD	Unsecured	140.00	NA	NA	0.00	0.00
HEIGHTS FINANCE	Unsecured	2,500.00	2,034.72	2,034.72	1,118.77	0.00
INTERNAL REVENUE SERVICE	Priority	3,110.00	3,131.94	3,131.94	3,131.94	0.00
INTERNAL REVENUE SERVICE	Priority	NA	1,231.56	1,231.56	505.04	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	7.59	7.59	1.23	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	770.00	767.79	767.79	422.16	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	780.00	773.02	773.02	425.03	0.00
JOLIET WOMENS HEALTH	Unsecured	110.00	NA	NA	0.00	0.00
LOAN SHOP	Unsecured	520.00	NA	NA	0.00	0.00
NATIONAL CITY BANK	Unsecured	NA	1,620.04	1,620.04	890.76	0.00
NICOR GAS	Unsecured	230.00	NA	NA	0.00	0.00
PERSONAL FINANCE	Unsecured	1,900.00	1,580.08	1,580.08	868.79	0.00
PORTFOLIO RECOVERY ASSOC	Secured	8,000.00	8,000.00	8,000.00	8,000.00	750.96
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	3,059.37	3,059.37	1,682.16	0.00
PREMIER BANKCARD/CHARTER	Unsecured	440.00	442.20	442.20	243.14	0.00
QUEST DIAGNOSTICS	Unsecured	20.00	NA	NA	0.00	0.00
RCMB	Unsecured	20.00	NA	NA	0.00	0.00
RUHAN S OZGEN MD	Unsecured	440.00	NA	NA	0.00	0.00
SFC CENTRAL BANKRUPTCY	Unsecured	900.00	1,089.55	1,089.55	599.08	0.00
ZAFER JAWICH MD	Unsecured	230.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$8,000.00	\$8,000.00	\$750.96
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$8,000.00</b>	<b>\$8,000.00</b>	<b>\$750.96</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$4,363.50	\$3,636.98	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$4,363.50</b>	<b>\$3,636.98</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$13,167.38</b>	<b>\$7,236.99</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$3,906.27</u>	
Disbursements to Creditors	<u>\$19,624.93</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$23,531.20</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/27/2013

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.